

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-25769-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mona Holland  
55 Whittlesey Ave.  
East Orange, NJ 07018

Social Security No.:  
xxx-xx-7869

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 8/7/2018 and a confirmation hearing on such Plan has been scheduled for 9/20/2018.

The debtor filed a Modified Plan on 12/27/2018 and a confirmation hearing on the Modified Plan is scheduled for 2/7/2019; 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: December 27, 2018  
JAN: ntp

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mona Holland  
 Debtor

Case No. 18-25769-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 16

Date Rcvd: Dec 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2018.

db +Mona Holland, 55 Whittlesey Ave., East Orange, NJ 07018-3307  
 517688847 +KML Law Group, P.C., 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812  
 517688846 KML Law Group, P.C., Suite 5000 - BNY Mellon Independence, 70 Market Street,  
 Philadelphia, PA 19106  
 517883491 +M. Miller & Son, LLC, 1211 Liberty Avenue, Hillside, NJ 07205-2093  
 517688848 +Thrift Investment Corp, 720 King George Post Rd, Fords, NJ 08863-1985

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2018 23:24:50 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 27 2018 23:24:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517688840 +E-mail/Text: bankruptcycare@affinityfcu.com Dec 27 2018 23:24:08 Affinity Fcu,  
 73 Mountainview Blvd Bld, Basking Ridge, NJ 07920-2332  
 517688841 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 27 2018 23:20:32 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517773168 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 27 2018 23:19:50  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517817224 E-mail/Text: bankruptcy.bnc@ditech.com Dec 27 2018 23:24:13 DiTech Financial LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 517688842 +E-mail/Text: mrdiscen@discover.com Dec 27 2018 23:23:45 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517688843 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 27 2018 23:25:26  
 Diversified Consultants, Inc., Diversified Consultants, Inc., Po Box 551268,  
 Jacksonville, FL 32255-1268  
 517688844 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 27 2018 23:24:13 Green Tree Servicing L,  
 Po Box 6172, Rapid City, SD 57709-6172  
 517688849 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 27 2018 23:23:37  
 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
 Weldon Springs, MO 63304-2225  
 517799830 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 27 2018 23:20:43 Verizon,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517688845 ##+Kha-Ris Salaam, 55 Whittlesey Avenue, East Orange, NJ 07018-3307

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2018 at the address(es) listed below:

Barry Scott Miller on behalf of Creditor M. Miller & Son, LLC bmillier@barrysmillerresq.com,  
 jmillier@barrysmillerresq.com  
 Craig Scott Keiser on behalf of Creditor DITECH FINANCIAL LLC craig.keiser@phelanhallinan.com  
 Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 186

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Marie-Ann Greenberg magecf@magtrustee.com  
Scott D. Sherman on behalf of Debtor Mona Holland ssherman@minionsherman.com  
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8